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PERIODICALS

high water

a floodplain management newsletter

Volume 51

June 1993

ICE JAMMING

Ice jamming isn't a common problem in most areas, but it can pose serious threats when conditions are right. Therefore, the potential for flooding that can result from ice jams should be considered when permit applications are reviewed.

During this past winter, for example, ice jamming occurred in a number of locations across the state and could have been damaging had the weather not cooperated as it did. Ice jamming almost caused the Clark Fork River in Sanders County to come out of its banks in early February. Luckily, the weather turned cooler, which reduced the runoff; that, in turn, allowed the jam to break up without flooding.

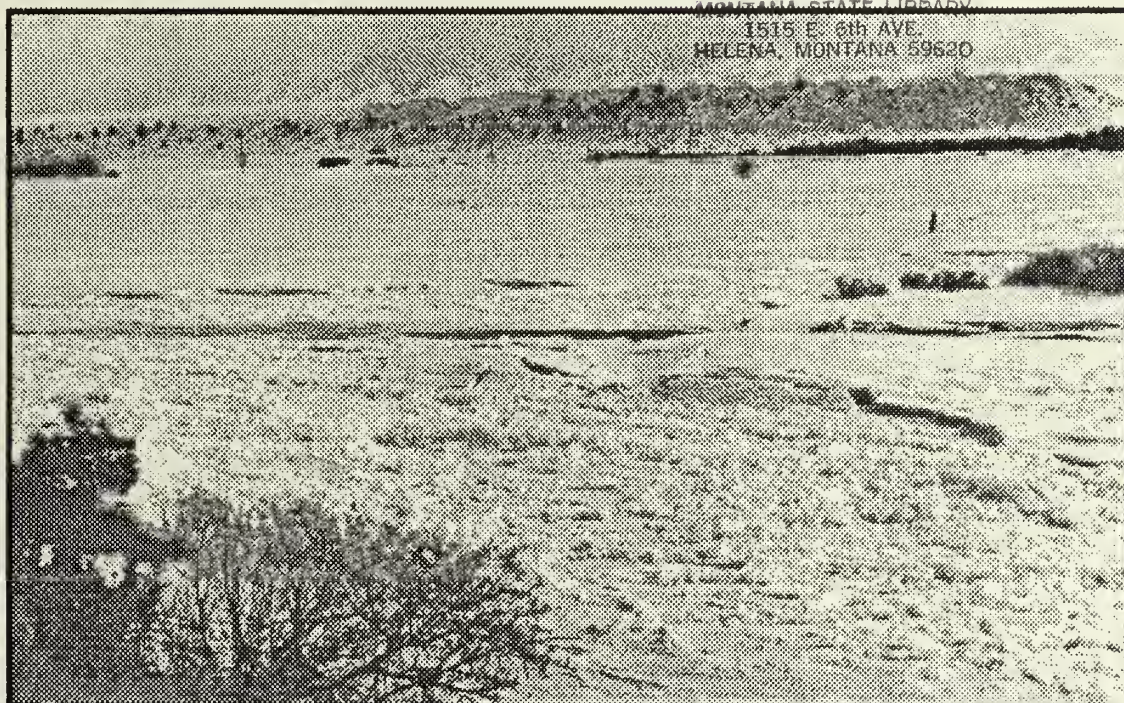
The photo shows the Madison River in Madison County on February 16. Ice jamming has forced water to flow on

top of the ice. This overflow water then freezes, and the ice barrier builds up rapidly, causing water to spread out onto the floodplain. The entire river valley was flooded due to the ice jamming, which made access impossible. Fortunately, no residences are located in that area.

Obviously, any review of development should look at all considerations, including the possibility of ice jams and resultant flooding, before any floodplain development permit is issued.

STATE DOCUMENTS COLLECTION

AUG 12 1993



The entire width of the Madison River valley near Ennis flooded due to ice jamming during February.

PLEASE RETURN

Montana Department of Natural Resources and Conservation

FLOODPLAIN AWARENESS

TEN COMMANDMENTS OF FLOODPLAIN MANAGEMENT

These "Ten Commandments" warrant repeating every now and then.

1. Post your flood insurance rate map and floodway map next to your zoning map. This will serve as a constant reminder that you have a floodplain ordinance in effect.
2. Review all development proposals for possible floodplain management implications.
3. Ensure that all residential developments have adequate road access during the 100-year flood. A key goal of floodplain management is to ensure that the lives of floodplain dwellers and rescue personnel are not placed in jeopardy.
4. Specify the base flood elevation (BFE) on every building permit that authorizes construction within the floodplain. Either modify existing permit forms or adopt new ones that provide for the entry of the BFE.
5. Review proposed development to ensure that all necessary permits, such as the "404 permit" and the "310 permit," have been received from the appropriate federal and state agencies. Use of the permit check-off list is very helpful for this task.
6. Ensure that the floodway is unobstructed by placement of fill or structures. Periodically check fill projects near watercourses to ensure that the floodway is not being filled and that proper permits are in hand.
7. Do not allow floodproofed basements below the BFE.
8. Make sure that new and replaced manufactured homes (e.g., mobile homes) located in the floodplain are elevated and anchored properly.
9. Be sure to require certification of as-built elevations and floodproofing measures and maintain a record thereof. The Federal Emergency Management Agency (FEMA) Elevation Certificate is the proper form for this task. These records are especially useful down-the-road, when a new owner has to purchase flood insurance.
10. In most communities, make sure the permittee is aware of the fact that a Certificate of Occupancy of Zoning Compliance must be secured before he or she can legally occupy the authorized floodplain development. This is your last chance to ensure that compliance with your ordinance has been achieved.

COMPLYING WITH THE ADA

In the 1960s, the Civil Rights Act prohibited discrimination on the basis of race, color, sex, national origin, age, or religion. Now, the Americans with Disabilities Act (ADA) extends the same civil rights protection to people with disabilities. Title I of the ADA makes job discrimination on the basis of a disability illegal for both public and private employers. Title II of the ADA addresses discrimination in the provision of state and local government services. This means we must ensure that individuals with disabilities have equal access to our services, benefits, programs, and activities.

The Water Resources Division of the Department of Natural Resources and Conservation (DNRC) is committed to accommodating people with disabilities. Our basic guideline for complying with the ADA is to do, within reason, whatever we can to provide our services and programs to people with disabilities. Some of our efforts are described below.

- People with disabilities will not be excluded because of inaccessible offices. Many of our regional office facilities will be remodeled to comply with the ADA. In addition, if one of our offices is not accessible to a person with a disability, we will arrange to meet that person in an accessible location to conduct the business. If you need any such accommodation, please contact the individual office that is involved.
- To ensure that people with disabilities have access to our programs, division staff will choose carefully when selecting buildings for public meetings and hearings throughout the state. Whenever possible, we will find facilities for public meetings and hearings that are accessible to persons with handicaps.

cont'd on page 4 . . .

AGENT/LENDER SEMINARS

Attention Floodplain Administrators!

If you have agents/lenders who are forever calling you for floodplain information, then encourage them to attend one of the following seminars.

AGENT/LENDER SEMINARS SCHEDULED AUGUST 26

Morning Session for Agents

To better educate Agents on the National Flood Insurance Program (NFIP) and its mandatory purchase requirements, the NFIP will present an August 26 seminar that has been developed especially for Agents.

LOCATION

Kalispell, Montana

Best Western - Outlaw Inn-755-6100 (for room reservations)

DATE

Thursday, August 26, 1993

TIME

Registration: 8:45 A.M.

Seminar hours: 9:00 A.M. - 12:30 P.M.

COST

\$20 per person

(must be paid in advance)

Are you confused by flood insurance? Unsure of exactly how to write a policy? Unaware of your E & O exposure? Then you should plan to attend this conference. The benefits are great.

Benefits to Attendees

- * Practical, simplified technical and marketing know-how
- * Explanation of NFIP terms, rules, and forms
- * Agent's manual and handy flood insurance tools
- * Practice with hands-on rating that will be useful long after the workshop
- * Tips to maximize your customer's flood protection
- * Tips to protect your agency against E & O exposure by using a simple red sticker

Both seminars will be held at the Best Western - Outlaw Inn in Kalispell—call 755-6100 if you want to reserve a room. Preregistration is required for either or both seminars. Please contact Karl Christians at 444-6654, or Rich Slevin of the NFIP at (708) 790-9680 for registration forms.

Afternoon Session for Lenders

To better educate lenders on the National Flood Insurance Program (NFIP) and its mandatory purchase requirements, the NFIP will present an August 26 seminar that has been developed especially for lenders.

LOCATION

Kalispell, Montana

Best Western - Outlaw Inn-755-6100 (for room reservations)

DATE

Thursday, August 26, 1993

TIME

Registration: 1:15 P.M.

Seminar hours: 1:30 P.M. - 4:30 P.M.

COST

\$25 per person

(must be paid in advance)

This seminar will focus on information that is needed in order to meet lending compliance and risk management responsibilities. All attendees will receive manuals and other materials. Questions from participants and group discussions will be encouraged.

Who Should Attend . . . Representatives from:

- * Appraisers (staff and fee, residential and commercial)
- * Loans, Notes, and Underwriting
- * Compliance and Auditing
- * Insurance
- * Training and Education
- * Branch Operations
- * Public Relations and Marketing

Benefits to Attendees

- * Tips to minimize your risk and maximize your clients' flood protection
- * A more knowledgeable and valuable staff
- * Manuals and materials for all attendees
- * Minimal cost to attend

ADA cont'd from page 2 . . .

- Division staff have been instructed to assist people with disabilities as needed. We will gladly help operate machinery, such as reader-printers, or read information from our printed materials to individuals with impaired vision. Division staff will make every attempt to comply with any reasonable request for necessary assistance.
- The DNRC has installed a telecommunications display device (TDD) in the Helena central office. The TDD number is 444-6873. Please contact Jerry Smith at 444-6728 if you have any questions about this equipment.

The Water Resources Division recognizes the importance of complying with ADA requirements. We want to ensure that our services and programs are equally available to our citizens with disabilities.

If you have any specific questions, please don't hesitate to contact division

ADA coordinators Nancy Andersen at 444-6603 or Robin Harper at 444-6608.

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doesn't cover floods . . .*



**Federal
flood
insurance
does.**

*Ask your insurance agent or company about
the National Flood Insurance Program today!*



Federal Emergency Management Agency
Federal Insurance Administration

Floodplain Management Section

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ADDRESS CORRECTION REQUESTED